

Record and Return To:  
JPMorgan Chase Bank, N.A.  
Reconveyance Services  
780 Kansas Lane, Suite A  
Monroe, LA 71203



201204130117  
Skagit County Auditor

4/13/2012 Page 1 of 2 11:23AM

### SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

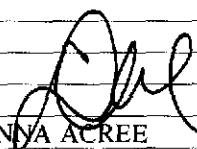
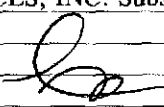
The undersigned, Holder of the Note secured by Deed of Trust dated September 13, 2010 made by ANDY CHONG AND YOUNG CHONG, Trustor(s) to CHICAGO TITLE, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PEOPLES BANK, Beneficiary, which Deed of Trust was recorded September 20, 2010 in the Recorder's office, County of SKAGIT, State of Washington, in Official Records as Volume/Book NA Page NA Document 201009200082, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

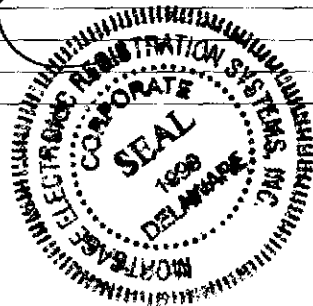
Parcel Number:

Property address known as 4716 BEAVER POND DRIVE NORTH, MOUNT VERNON WA 98274

J.P. MORGAN CHASE CUSTODY SERVICES, INC. hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said Holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the person(s) legally entitled thereto, all the estate now held by it under said Deed of Trust.

In witness whereof the undersigned Holder and J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this April 10, 2012, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	J.P. MORGAN CHASE CUSTODY SERVICES, INC. Substitute Trustee
	
DONNA ACREE Assistant Secretary	INGRID WHITTY Vice President

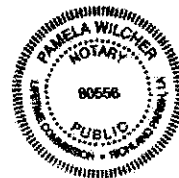


State of Louisiana  
Parish/County of OUACHITA

On this April 10, 2012, before me appeared DONNA ACREE, to me personally known, who, being by me duly sworn (or affirmed) did say the he/she is the Assistant Secretary, of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and that the seal affixed to said instrument is the corporate seal of said corporation by authority of its Board of Directors (or trustees) and that INGRID WHITTY acknowledged the instrument to be the free act and deed of the corporation (or association).

Witness my hand and signature which certifies as my seal.

  
PAMELA WILCHER - 80556  
Notary Public LIFETIME COMMISSION

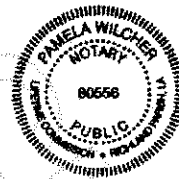


State of Louisiana  
Parish/County of OUACHITA

On April 10, 2012 before me PAMELA WILCHER - 80556, personally appeared INGRID WHITTY Vice President, of J.P. Morgan Chase Custody Services Inc., to me known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed it for the uses and purposes therein mentioned as his/her/their free act and deed.

Witness my hand and signature which certifies as my seal.

  
PAMELA WILCHER - 80556  
Notary Public LIFETIME COMMISSION



Prepared by: EDMAR MENDOZA  
JPMorgan Chase Bank, N.A.  
Reconveyance Services  
780 Kansas Lane, Suite A  
Monroe, LA 71203  
Telephone Nbr: 1-866-756-8747  
Min: 10013590000183472

Loan No.: 1078801328  
County of: SKAGIT  
Investor No.: 819  
Outbound Date: 04/02/12  
Investor Loan No.: 1712488495  
MERS Phone, if applicable: 1-888-679-6377

WA05  
11/23/10

